

**ENTERED**TAWANA C. MARSHALL, CLERK
THE DATE OF ENTRY IS
ON THE COURT'S DOCKET**The following constitutes the ruling of the court and has the force and effect therein described.****Signed October 19, 2008**
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:	§ CASE NO. 08-40814-RFN-7
	§
MARK A. DOWNS and WANDA J.	§
DOWNS,	§
Debtor	§ CHAPTER 7
	§
COUNTRYWIDE HOME LOANS, INC.	§
AS SERVICING AGENT FOR BANK	§
OF AMERICA, N.A. ITS	§
ASSIGNS AND/OR SUCCESSORS IN	§
INTEREST,	§
Movant	§ HEARING DATE: 10/15/2008
	§
v.	§ TIME: 09:30 AM
	§
MARK A. DOWNS and WANDA J.	§
DOWNS; SHAWN K. BROWN,	§
Trustee	§
Respondents	§ JUDGE RUSSELL NELMS

ORDER LIFTING STAY
AS TO DEBTOR

On this day came on before the Court the Motion of COUNTRYWIDE HOME LOANS, INC. AS SERVICING AGENT FOR BANK OF AMERICA, N.A. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, Movant, for Relief from the Automatic Stay. The Court is advised no timely response was filed and there was no appearance at the hearing and, therefore, the Motion should be granted. Therefore, it is

ORDERED that the stay afforded by 11 U.S.C. §362 is terminated with respect to Movant on the following described property, to wit:

LOT 5, BLOCK 10R, OF MANSFIELD NATIONAL SECTION B, PHASE I, AN ADDITION TO THE CITY OF MANSFIELD, TARRANT COUNTY, TEXAS, ACCORDING TO THE AMENDING PLAT THEREOF RECORDED IN CABINET A, SLIDE 6885, PLAT RECORDS, TARRANT COUNTY, TEXAS.

It is further

ORDERED that Movant and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. The Movant may contact the Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

End of Order

APPROVED AS TO FORM AND SUBSTANCE

BARRETT DAFFIN FRAPPIER
TURNER & ENGEL, LLP

/s/ PAUL KIM

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